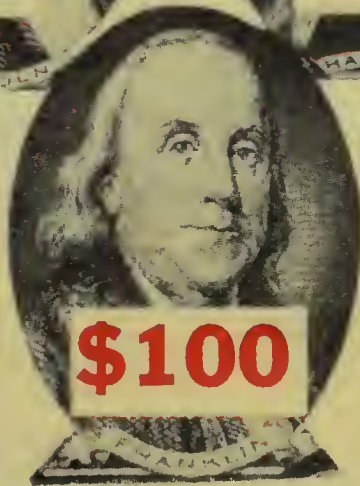
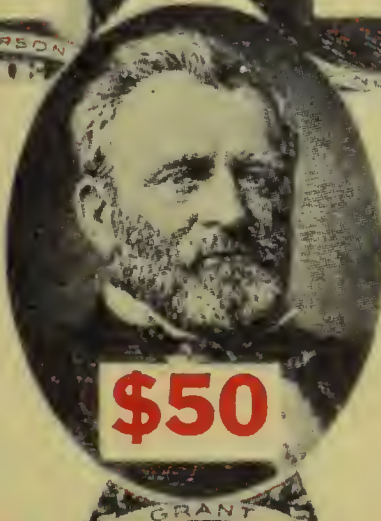
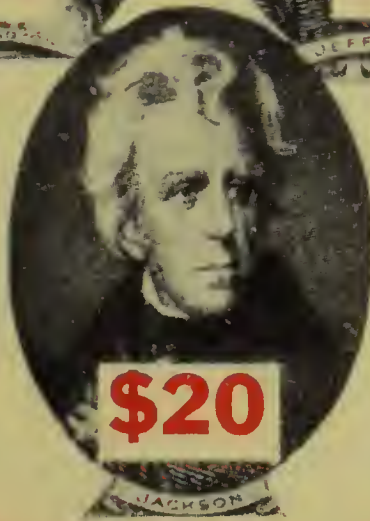
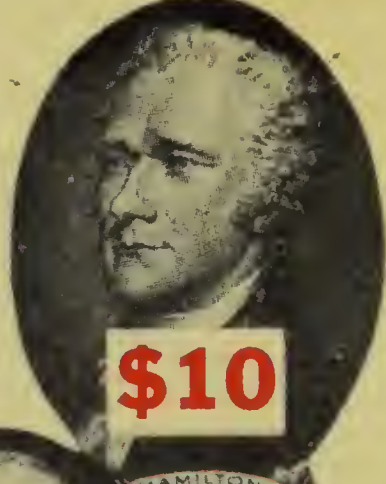
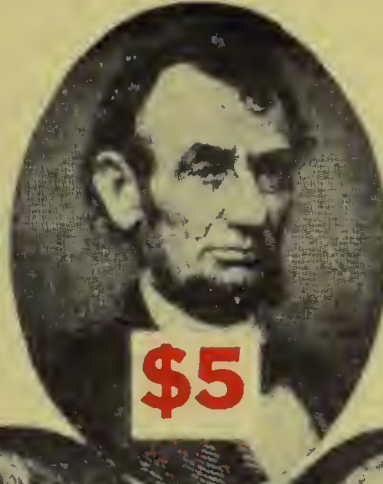
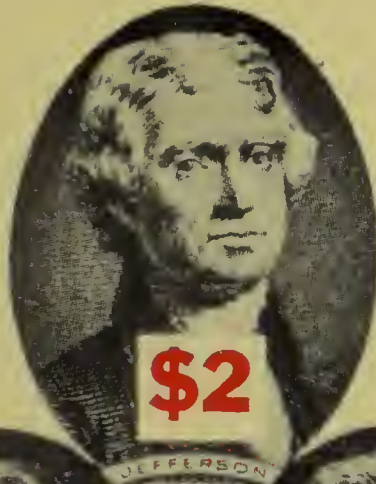
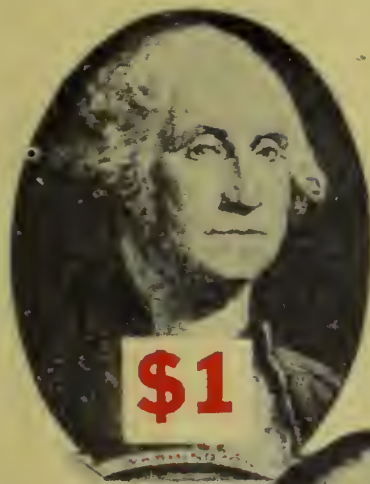




KNOW YOUR MONEY

**HOW TO KNOW
COUNTERFEIT MONEY**

**WHAT TO DO
ABOUT IT**

**HOW TO GUARD AGAINST FORGED
GOVERNMENT CHECKS**

**THIS BOOKLET BY PERMISSION OF
UNITED STATES SECRET SERVICE
Treasury Department, Washington, D. C.
U. E. BAUGHMAN, Chief**

You Should Know These Faces

The portraits of these great men appear on United States money. It is important for your protection that you know on which bills these portraits are printed. Particularly you should be familiar with the \$1, \$2, \$5, \$10 and \$20 bills. Bills are sometimes raised to represent large denominations. For example, a \$1 bill might be altered to represent \$10. and if you accepted it as a \$10 bill you would lose \$9. If you should get what appears to be a \$10 bill with the portrait of Washington on it, or a \$20 bill with the portrait of Jefferson or Lincoln on it, you should know that these bills have been altered, because the portrait of HAMILTON is always on a \$10 bill and JACKSON is always on a \$20 bill. Regardless of the type of bill, all bills of the same denomination bear the same portrait, as follows:

Washington appears on all \$1 bills. *Hamilton* appears on all \$10 bills.

Jefferson appears on all \$2 bills. *Jackson* appears on all \$20 bills.

Lincoln appears on all \$5 bills. *Grant* appears on all \$50 bills.

Franklin appears on all \$100 bills.

Other paper money issued by the United States bears portraits as follows: \$500, *McKinley*; \$1,000, *Cleveland*; \$5,000, *Madison*; \$10,000, *Chase*.

How to Detect Counterfeit Bills

1. KNOW YOUR MONEY! Study the bills you receive, so as to become familiar with the workmanship on them, especially in the portraits.

2. COMPARE a suspected bill with a genuine of the same type and denomination. Observe these things:

PORTRAIT *Counterfeit*—Dull, smudgy, or unnaturally white, scratchy; oval background is dark, lines irregular and broken. Portrait merges into the background.

Genuine—Stands out distinctly from the oval background. Eyes appear lifelike. Background is a fine screen of regular lines.

COLOR SEAL *Counterfeit*—Saw-tooth points around rim are usually uneven, broken off.

Genuine—Saw-tooth points around rim are even and sharp.

SERIAL NUMBERS *Counterfeit*—Poorly printed, badly spaced, uneven in appearance.

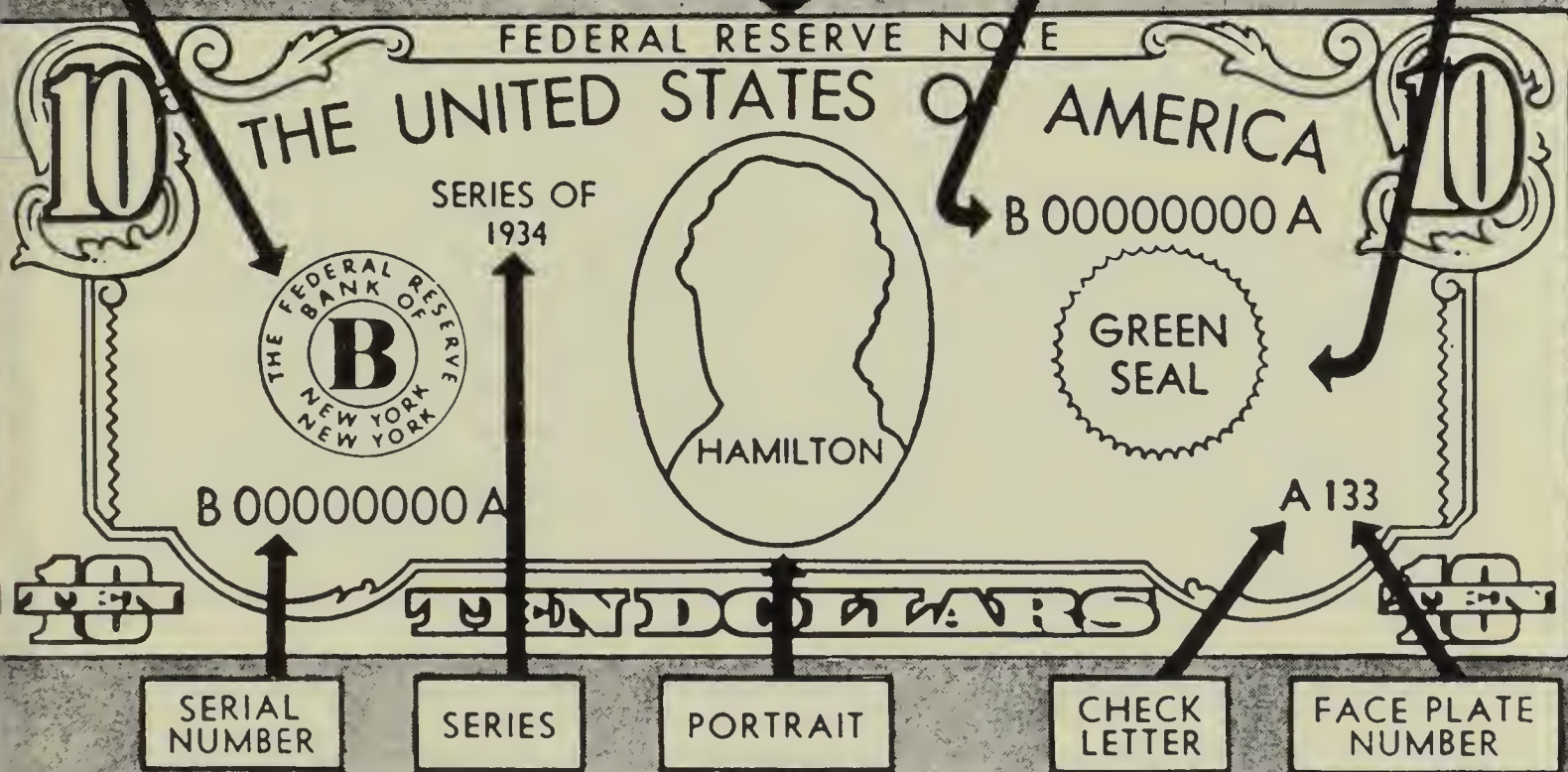
Genuine—Figures firmly and evenly printed, well spaced.

FEDERAL RESERVE
SEAL AND LETTER

TYPE OF NOTE
SHOWN HERE

SERIAL
NUMBER

TREASURY
SEAL



*This diagram shows the position of important features of paper currency.
Study it to **KNOW YOUR MONEY!***

PAPER

Counterfeit—Generally has no colored threads, but these may be imitated by very small red and blue ink lines.

Genuine—Printed on distinctive paper in which very small red and blue threads are scattered. The threads are not always noticeable on bills that are badly soiled or worn.

3. RUBBING a bill on a piece of paper will *not* prove it is genuine or counterfeit; ink can be rubbed from good bills as well as bad ones.

4. CONSULT an experienced money-handler or police officer to make sure, if you are still in doubt, whether a bill is genuine or counterfeit.

5. REMEMBER, NOT ALL STRANGERS ARE COUNTERFEITERS, BUT ALL COUNTERFEITERS ARE LIKELY TO BE STRANGERS.

It is a violation of law to make reproductions of any nature of good or bad money. The reproductions in this book were made by special authority of the Secretary of the Treasury. They must not be copied.

Types of Paper Currency

Our Government now prints three types of paper money:

FEDERAL RESERVE NOTES. with GREEN seal and numbers.

UNITED STATES NOTES. . . . with RED seal and numbers.

SILVER CERTIFICATES. with BLUE seal and numbers.

Special currency issued for emergency use during World War II still circulates to a limited extent. This includes National Currency notes, Series of 1929, with BROWN seals and serial numbers; currency with the word "HAWAII" overprinted on face and back; and silver certificates which bear GOLD Treasury seals and BLUE serial numbers.

Federal Reserve Notes

Federal Reserve Notes are placed in circulation by the Federal Reserve Banks, each bank placing its own notes in circulation through the banks in its district. There are 12 Federal Reserve Districts, each with a number and corresponding letter of the alphabet for its symbol. For example, the Federal Reserve Bank of Boston, being in the first Federal Reserve District, is represented by the number "1" and the letter "A". The other Districts, in order, are New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Minneapolis, Kansas City, Dallas, and San Francisco.

Each Federal Reserve Note bears a regional seal at the left of the portrait on the bill. This seal, printed in black, bears the name of the Federal Reserve Bank issuing the bill, and the letter or number of the Federal Reserve District in which that bank is located. On notes of the Series of 1950 the black Federal Reserve regional seal is smaller than earlier designs and is surrounded by sharp points.

How to Detect Counterfeit Coins

DROP COINS ON A HARD SURFACE

Genuine coins have a bell-like ring. Most counterfeit coins sound dull.



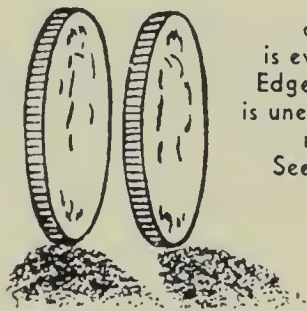
FEEL ALL COINS

Most counterfeit coins feel greasy. **COMPARE** questionable coins with known genuine coins of the same denomination.



CORRUGATED OUTER EDGE

Edge of genuine coins is even and regular. Edge of counterfeits is uneven, crooked, or missing in spots. See opposite page.



CUT EDGES of Questionable Coins

Most counterfeits can be easily cut with a knife. Genuine coins are not easily cut.

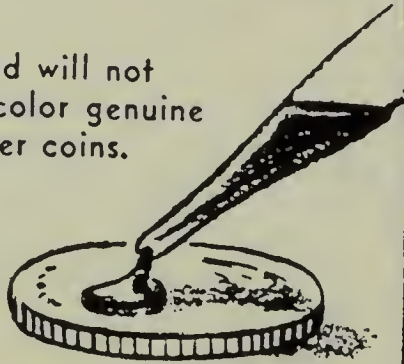


TEST COINS WITH ACID

A drop applied to cut edge, or on a scraped portion, will blacken most counterfeits.



Acid will not
discolor genuine
silver coins.



FORMULA—ACID TEST (For SILVER coins only)

Silver Nitrate 10 gr.

Nitric Acid 1 cc.

Distilled Water 30 cc.

You can buy this solution for a few cents in any drug store.

CAUTION: Do not let acid solution touch hands or other parts of the body

As the result of teaching potential victims to detect bogus coins, the Secret Service crime prevention program has drastically cut counterfeit coin losses.

Education Prevents Crime!

GOVERNMENT CHECKS ARE WORTHLESS IF FORGED!

FOLLOW THESE EIGHT SHORT STEPS TO SAFETY . . .



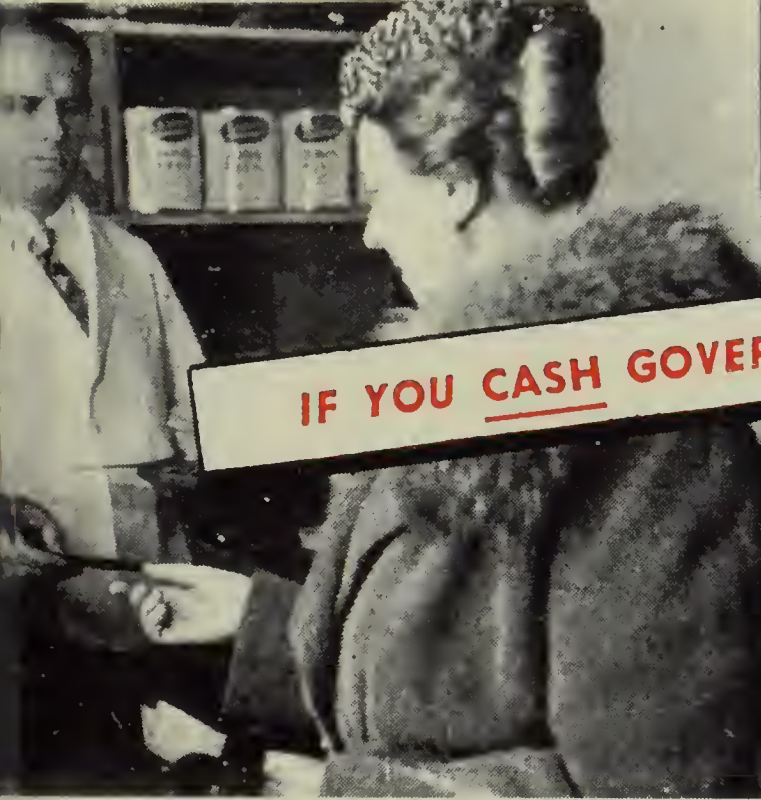
Try to have some member of the family at home when checks are due to be delivered!

2 THIS NOT THIS. If you cannot have someone at home when checks are due.



3 Do NOT endorse your check until you are in the presence of the person who will cash it.

4 Try to cash your checks in the same place every month to make identification easier.

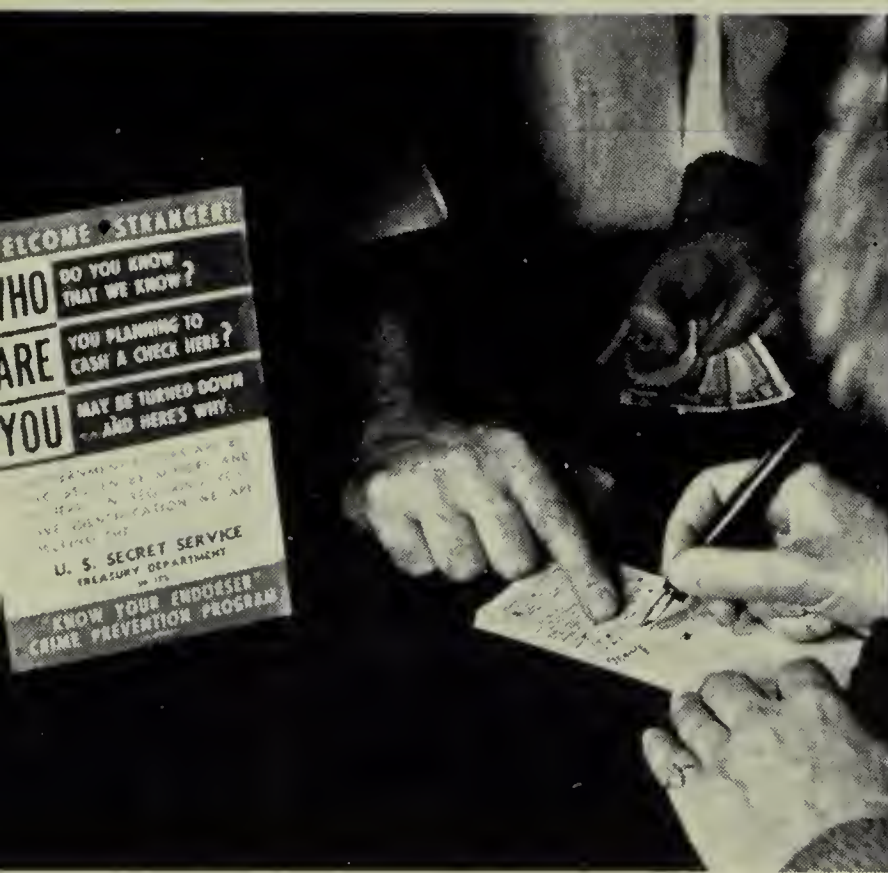


IF YOU CASH GOVERNMENT CHECKS

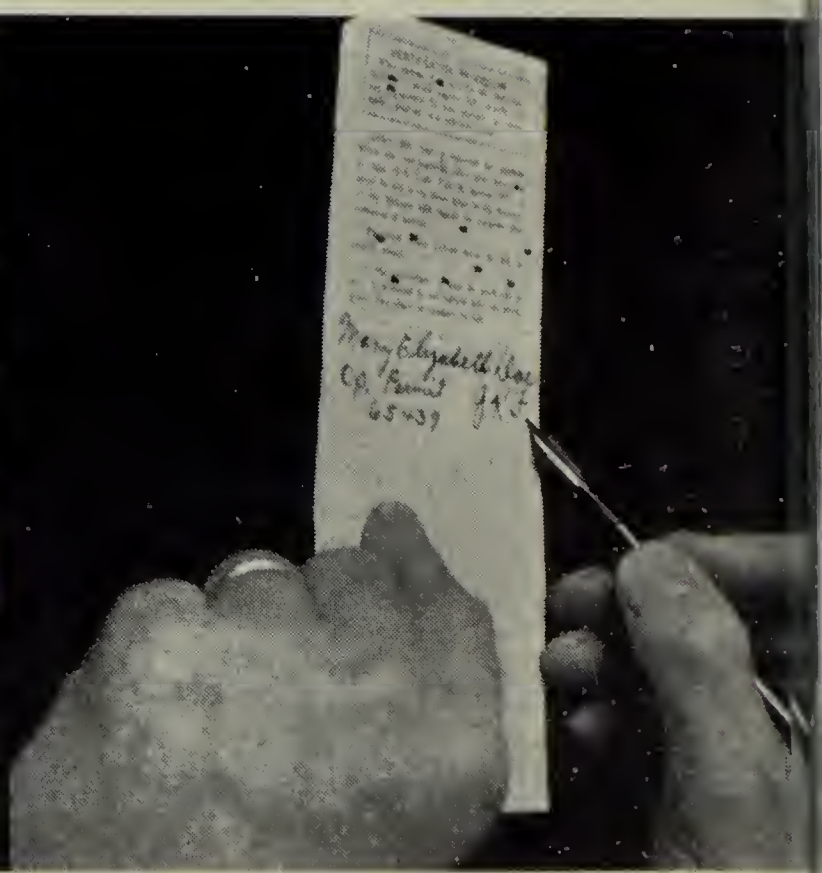


Insist that a person presenting a Government check properly identify himself as the person entitled to that check.

- 6 Ask yourself this question: "If this check is forged, can I find the forger and recover my loss?"



- 7** Insist that all checks be endorsed in your presence. *KNOW YOUR ENDORSER!*



- 8** Initial all checks and make a note of the kind of identification offered

The Penalties

Persons convicted of forging or altering United States Government checks face a maximum punishment of 10 years' imprisonment and \$1,000 fine.

Persons who have knowledge of counterfeiting activities and who do not make such knowledge known to the authorities shall be fined not more than \$500 or imprisoned not more than 3 years, or both.

Anyone convicted of making, passing, or possessing counterfeit bills shall be fined not more than \$5,000, or imprisoned not more than 15 years, or both.

Those convicted of making, passing, or possessing counterfeit gold or silver coins shall be fined not more than \$5,000 and imprisoned not more than 10 years.

Convictions for making, passing, or possessing counterfeit minor coins carry a maximum punishment of 3 years' imprisonment and \$1,000 fine.

Persons convicted of conspiracy to commit any of these offenses may be fined not more than \$10,000 or imprisoned not more than 5 years, or both.

Crime Does Not Pay!

Lynchburg Federal

SAVINGS AND LOAN ASSOCIATION

★ ★ **616** Church Street ★ Phone 2-4551 ★ ★

MILLER PARK BRANCH: 1990 FORT AVENUE

